

Form osccq - osccrv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Case No.: 24-15884-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Clifford Henderson  
482 Joralemon St  
Belleville, NJ 07109

Social Security No.:  
xxx-xx-0746

Employer's Tax I.D. No.:

**ORDER TO SHOW CAUSE WHY CASE SHOULD  
NOT BE DISMISSED FOR DEBTOR'S FAILURE TO  
MEET CREDIT COUNSELING REQUIREMENTS**

The debtor filed a petition on 6/11/24 and failed to comply with the credit counseling requirements of the Bankruptcy Code as indicated below,

- ☒ The ☒ debtor ☐ joint debtor did not file a Certificate of Credit Counseling with the petition and has not requested an exemption from the credit counseling requirement and has not filed a request for a temporary waiver of the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling after filing the petition that indicates that the debtor(s) participated in credit counseling after filing their petition, and has not filed a request for a temporary waiver of, or exemption from the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling indicating that the debtor(s) participated in credit counseling more than 180 before the filing of the petition,

It is hereby

ORDERED that the ☒ debtor ☐ joint debtor shall file with the Clerk at the address above, a Certificate of Credit Counseling indicating that they participated in a credit counseling briefing within the 180 days prior to the filing of their petition or the case will be dismissed.

The debtor or debtor's attorney must appear at a hearing to be held before the Honorable Vincent F. Papalia on:

Date: July 18, 2024

Time: 10:00 AM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

to show cause why the case should not be dismissed.

If **all** required documents are filed with the Clerk before the hearing date, this Order to Show Cause will be vacated and no appearance is required.

Any motion or other objection that is filed will be considered a Motion for Extension of Time to File Schedules, Statements, and Other Documents under Fed. R. Bankr. P. 1007(c), and will be scheduled by the court to be heard on

the same date and time as this Order to Show Cause.

Unless all required documents are filed before the hearing date on this Order to Show Cause, you **must** appear at the hearing. FAILURE TO APPEAR AT THE HEARING WILL RESULT IN DISMISSAL OF THE CASE.

Dated: June 11, 2024

JAN: dlr

Vincent F. Papalia  
United States Bankruptcy Judge

In re:  
Clifford Henderson  
Debtor

Case No. 24-15884-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 11, 2024

User: admin  
Form ID: oscccq

Page 1 of 1  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db	+ Clifford Henderson, 482 Joralemon St, Belleville, NJ 07109-1857

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 11 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 2